

EXHIBIT 27

ends. While we hope that disputes with our employees will never arise, we want them resolved promptly if they do arise. These procedures do not preclude us from taking disciplinary actions (including terminations) at any time, but if you dispute those actions, we both agree that the disagreement will be resolved through these procedures. Our procedures are divided into two parts. First, an internal dispute resolution procedure, which allows you to seek a review of any action taken regarding your employment or termination of your employment that you think is wrong and violates your legally protected rights. Second, in the unusual situation when this procedure does not fully resolve your dispute, you and the Firm agree to submit the dispute, within the time provided by applicable statute(s) of limitations, to binding arbitration before the arbitration facilities of the National Association of Securities Dealers Inc. ("NASD") or where the NASD declines the use of its facilities, before the American Arbitration Association, in accordance with the arbitration rules of that body then in effect and as supplemented by the Employment Arbitration Policy. A detailed description of the Employment Arbitration Policy is available in Appendix A. Again, it is your responsibility to read and understand the dispute resolution/arbitration procedure. If you have any questions, now or in the future, please ask your Manager or Human Resources Generalist.

- Fifth, nothing herein constitutes a contract of employment for a definite period of time. The employment relationship is "at-will," which affords either party the right to terminate the relationship at any time, with or without notice (unless you have a writing from CIB to the contrary), for no reason or any reason not otherwise prohibited by applicable law. We believe these matters are important to you as an employee and to us as an employer. Your acceptance of your employment is your acceptance of the aforementioned provisions.

Equal Employment Opportunity Policy

The CIB is an equal employment opportunity employer. The Firm is committed to the principles of equal employment opportunity for all employees and applicants for employment.

Employment decisions will be made without regard to one's race, color, sex, gender identity or expression, religion, national origin, age, sexual orientation, disability, veteran status, marital status, citizenship status or any other basis prohibited by law.

This policy extends to every phase of the employment process including recruiting, hiring, training, promotions, compensation, benefits, transfers, downsizing and Firm-sponsored educational, social and recreational programs. Recognizing the value of diversity, the Firm endeavors to encourage and support a work environment that benefits from the skills and abilities of employees from a wide range of cultural values and traditions.

We expect all of our employees to maintain a professional work environment that is free of unlawful harassment and discrimination.

Employment At-Will

We believe that the employment relationship will be one of mutual satisfaction and benefit to both you and the Firm. However, there is no contractual right or obligation for either you to remain in the employment of the Firm or for the Firm to continue to employ you for any definite period of time. In the absence of a written agreement signed by the Chief Executive Officer or designee, the employment relationship at the CIB is "at-will." This entitles you and the Firm to terminate the employment relationship at any time for no reason or any reason, not otherwise prohibited by law, without providing prior notice (unless you have a writing from CIB to the contrary), warning or discipline. Additionally, the terms and conditions of employment, including compensation, benefits and privileges, can be changed or terminated without cause and without notice at any time, at the sole discretion of the CIB.

Our Shared Responsibilities

To our clients



To each other



To our franchise